“I want to live in my home as long as possible,” says Ms. Epps, a lifelong resident of East Baltimore. But a combination of hip replacements, arthritis and bursitis made going up and down the stairs nearly impossible for her. “I said if push came to shove, I would just live downstairs.”

Through word of mouth, Ms. Epps heard that St. Ambrose might be able to help. Gail MacInnes, case manager for the Housing Upgrades to Benefit Seniors (HUBS) program at St. Ambrose, visited Ms. Epps in her home. Soon after, Ms. Epps’s home had a chairlift to transport her up and down the stairs.

“It’s been a godsend!” she says. “The difference is unbelievable. And it didn’t take long.”

Chairlifts are just one way the HUBS program makes a difference for seniors. HUBS, which was created to help seniors remain safely in their homes, has aided older homeowners by repairing leaky roofs, replacing furnaces, installing grab bars, and making other home repairs and modifications.

HUBS is a citywide program. St. Ambrose manages the program for residents of sections of east and northeast Baltimore.

For St. Ambrose, HUBS is one piece of a comprehensive effort to help older Baltimore residents age in place safely and with greater financial stability. St. Ambrose offers an array of programs that seniors, both homeowners and renters, can use. In addition to HUBS, other programs continue on next page

From the Executive Director

In the past five years, St. Ambrose has seen the needs of the families and individuals we serve shift and change. These changes are the result of several conditions, including the adoption of new policies at the federal level, the economic climate, and new multi-generational approaches for increasing safety and stability.

As we monitored these factors, we reflected on what we needed to do organizationally in order to acknowledge new challenges while continuing to address longstanding needs. Each decision we make centers on the experiences of those who come to St. Ambrose seeking clean, decent, and affordable housing, opportunities to prepare for the future, and the ability to care for their loved ones.

Each service we offer across our five programmatic areas, Housing Counseling, Legal Services, Homesharing, Rental Services and Housing Development, is part of a multi-generational, multi-faceted effort to strengthen neighborhoods, communities, and our city as a whole. In this newsletter, we shine a light specifically on the work we’re doing to support seniors in Baltimore. Considering that 27% of Baltimore’s owner-occupied homes are owned by an older adult, the urgency of stabilizing housing for this population becomes clear, not only as an “aging” issue, but also a vital city-preservation issue. Residents of all ages value the history and context that older residents bring to the community.

As you’ll read, the St. Ambrose staff works collaboratively to provide comprehensive services to all of our clients in order to secure homeownership, preserve intergenerational wealth, and ensure economic justice. Whether it’s delivering legal solutions, making repairs, providing financial education, or creating lasting connections, St. Ambrose recognizes that people—grandparents, parents, children, neighbors, families, and friends—are at the heart of our work.

We remain fiercely committed to every individual, family, neighborhood, and partner that relies on St. Ambrose and we will continue striving to ensure that all have the opportunity to make themselves at home in strong, stable communities where they can develop relationships with neighbors and create stable environments where residents of all ages are able to live, learn, and grow.

— Gerard Joab
include Legal Services, foreclosure prevention; rental housing, and Homesharing. Staff at St. Ambrose also link seniors to city and state programs that can save them money on water bills, utility costs, and taxes.

Helping Baltimore seniors age in place also has a major impact on preserving housing and maintaining stable neighborhoods. U.S. Census figures show that seniors own more than one-fourth of all owner-occupied homes in Baltimore. Many of those seniors are in financial difficulty: Statewide, 20 percent of households that include seniors spend 50 percent or more of their income on housing. Federal guidelines advise households to spend less than 30 percent of income on housing.

“When seniors can remain in their homes safely, independently, and comfortably, it benefits the entire community,” says Gerard Joab, Executive Director of St. Ambrose. “Having their homes remain occupied and in good repair strengthens the neighborhood. Seniors play a vital role in welcoming new residents, building social networks, and communicating community history.”

Often, when a senior applies for one program at St. Ambrose, staff members find other ways they can help. “When I call on a client in their home,” says MacInnes, “the main focus is home repair. But while I’m there, I often discover other needs that St. Ambrose can address.”

Ms. Epps, for example, needed a will to be sure her home remained in her family. MacInnes brought her to the Legal Services department, just a few steps down the hall. They met and the attorneys drafted a will that assured a smooth transfer of the house to the next generation.

“We offer a three-point legal checkup for seniors, focusing on securing homeownership, preserving intergenerational wealth, and ensuring economic justice,” says Owen Jarvis, director of Legal Services. “The documents we prepare most often for seniors are wills, advanced medical directives, deeds, and power of attorney.” A legal document takes an attorney a short time to prepare, he adds, “but it can make a big difference for the client for generations to come.”

Another recent client, Janet Harrison, contacted St. Ambrose for help in caring for her mother-in-law. “She’s mobile but she has problems going up and down stairs,” Mrs. Harrison says. “At one point, she was pulling so hard on the bannister my husband and I were afraid it might come loose.”

Through the HUBS program, the Harrisons were able to install a chairlift. But Gail MacInnes connected them to other St. Ambrose services, including energy assistance and a will. “They were very helpful,” says Mrs. Harrison. “We learned a lot, and my husband and I are going back to get legal work for us too.”

St. Ambrose can also help seniors gain access to city and state programs to reduce their living costs:

■ **Energy Assistance**
  - Seniors who qualify can get a discount on energy costs. (And if a senior is enrolled and their furnace breaks, they may be eligible to have it repaired at no cost.)

■ **Water discount**
  - The City has discounts on water bills, based on income.

■ **Homeowner’s Tax Credit**
  - This program limits the amount of property tax on homes, based on household income.

The St. Ambrose staff is committed to giving time and sensitive care to people in need. Ms. Epps’s testimonial sums it up well:

> They give very good services. They were very professional, and they respected my home. Some people treat you like you’re an idiot, but the St. Ambrose staff treated me with respect and dignity.
About Homesharing at St. Ambrose

Across the country, in Maryland, and Baltimore City especially, affordability and availability of housing options are increasingly scarce. A 2018 report by the National Low Income Housing Coalition determined that workers earning the federal minimum wage in Maryland would need to work 101 hours every week to afford a one-bedroom rental home.

This means that food service industry workers, cashiers, home health aides, childcare providers, and the many others who play a critical role in our economy may be part of the 19% of low- and moderate-income working households in our community that spend more than half of their income on housing.

These cost-burdened individuals and the families they support may already be forced to make the decision to sacrifice necessities, like healthy food and healthcare, in order to pay rent. And for many of them, secure, stable housing is simply out of reach.

At St. Ambrose, we are addressing this, as we have for the last 50 years, head on with creativity and commitment. We see Homesharing, a program now in its 32nd year, as an indispensable housing alternative for our neighbors who are in a situation of financial instability based on their housing costs.

At its origins, the program was considered an aging-in-place strategy and was defined almost exclusively as a solution for seniors. However, age-wise, Homesharing clients span the full generational spectrum of the families and individuals we serve. The Homesharing department has demonstrated that its established approach can be deployed to address a number of challenges and populations.

The department’s expanded delivery of services in recent years positions us in an even stronger place to make significant gains in these areas. The program remains one of our most effective instruments in maintaining housing affordability in our communities while strengthening neighborhoods through increased stability and the development of meaningful, enduring relationships.

Ms. Darden and Ms. Lonesome — A St. Ambrose Story

Matched in 2009; have been Homesharing together for 10 years!

Ms. Darden first learned about Homesharing from an article her daughter found in The Baltimore Sun and decided to give it a try. In the past, she had rented rooms to students from Morgan State, but she eventually came to the conclusion that she would be more comfortable sharing her home with someone closer to her own age.

Judy, a Homesharing Case Manager with St. Ambrose, met with Ms. Darden to begin finding her perfect Homesharing match. After meeting several prospective homesharers, Ms. Darden decided Ms. Lonesome was exactly who she wanted to share her home—and her life—with.

Once strangers, Ms. Darden and Ms. Lonesome are now great friends. After a few years living together, they came to depend on each other. While living with Ms. Darden, Ms. Lonesome had a stroke. After regaining her health at a skilled nursing facility, she returned home to Ms. Darden, who decided to take care of her long-time friend. Since 2012, Ms. Darden has been the primary caregiver to Ms. Lonesome and now the pair is inseparable.

The two friends are also cross-country travelers venturing on trips to Connecticut, Delaware and even Las Vegas. They’re even looking forward to going on a cruise this coming year.

Reflecting on her experience, Ms. Darden said, “Homesharing is an excellent program that provides companionship and someone to talk to and go places with. Homesharing has been a wonderful match for me.”

ADOPT A FAMILY

is an annual campaign at St. Ambrose that supports families in our community who need our help now.

When a family experiences an emergency hardship, your generosity ensures that we’re able to care for them in their moments of vulnerability.

Whether it’s groceries or school supplies, uniforms for a new job, or unexpected expenses, your support will be the reason these families have what they need to survive and thrive.

Adopt a family this holiday season by sending a check using the enclosed envelope or donating online at: www.stambros.org/donate
Tireless Advocate, Fiery Activist, Son of Baltimore

This fall, we lost a loyal friend. Rep. Elijah Cummings passed away on October 17, 2019.

Born on January 18, 1951, Rep. Cummings spent decades serving the people of Baltimore City, Baltimore County, and Howard County, first as a state delegate in the Maryland General Assembly (becoming the first African American in Maryland history to be named speaker pro tem of the House of Delegates) and later in the halls of Congress as Representative of the 7th Congressional District of Maryland.

He championed civil rights, transit, and affordable housing. Rep. Cummings was an inspiration and example to us all and we will continue to walk in his footsteps to carry on his life’s work of ensuring that every member of our community has the right to live, work, and play in a safe, thriving, and supportive environment.

Rest in peace and in power, Rep. Cummings.

Welcome, New Board Members!

Hannah Perng

Hannah is an attorney at Gallagher, Evelius, and Jones, where she maintains a litigation and health care practice. Originally from Michigan, where she went to college and law school, Hannah has been a resident of Baltimore for five years. She recently purchased a home in the Greenmount West neighborhood, where she and her husband live with their daughter and two dogs.

Hannah is honored to serve on the St. Ambrose Board, saying: “I’ve seen in my own neighborhood the critical importance of affordable housing services, and I’m very impressed by the work St. Ambrose is doing here and around the city.”

Emmett Voelkel

Emmett and his wife, Joanne, have four children between the ages of 23 and 32. Emmett is the owner of REV Inc. Builders, a building and development company, which has been building homes for more than 30 years. Before starting REV Inc. Builders, Emmett was a CPA for over 4 years with Coopers & Lybrand. His interests include outdoor activities such as gardening, tennis, golf, and hiking.

Emmett joined St. Ambrose to “share his expertise in affordable housing and become a part of a worthy cause.”